

17236 U.S. PTO
012204

Attorney's Docket No. 0172462

UTILITY PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	:	Date: January 22, 2004
STEPHEN DRAKE	:	Group Art Unit: Unknown
Serial No.: Not yet assigned	:	Examiner: Unknown
Filed: Herewith	:	

Title: METHOD OF INCREASING A REALIZED PORTION OF PERIODICALLY-PAID MONETARY PAYMENTS

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

031431 U.S. PTO
10/763796
012204

NEW APPLICATION TRANSMITTAL

Transmitted herewith for filing is a utility patent application of Inventor(s):

STEPHEN DRAKE

For:

METHOD OF INCREASING A REALIZED PORTION OF PERIODICALLY-PAID MONETARY PAYMENTS

1. Type of Application

This new application is for a(n)

[X] Original nonprovisional Utility under 37 C.F.R. § 1.53(b)

2. Papers Enclosed

A. Required for filing date under 37 CFR § 1.53(b)

32 Pages of specification as prescribed by 35 U.S.C. § 112 containing a description pursuant to 37 C.F.R. § 1.71 and at least one claim pursuant to 37 C.F.R. § 1.75.

3 Sheet(s) of drawing(s) pursuant to 37 C.F.R. § 1.81(a).

☒ Informal

B. Other Papers Enclosed

3 Page(s) of declaration & power of attorney

3 Page(s) of assignment with cover sheet

3. Declaration or oath

☒ Enclosed and executed by

☒ inventor(s).

4. Inventorship Statement

The inventorship for all the claims in this application are:

☒ The same.

5. Language

☒ English

6. Assignment

☒ An assignment of the invention to Benecorp, LLC

☒ is enclosed. A separate

☒ "Recordation Form Cover Sheet" is also enclosed.

7. Fee Calculation (37 CFR § 1.16)

☒ Utility application

CLAIMS AS FILED					
	Number Filed	Number Extra		Basic fee 37 CFR § 1.16(a) Rate \$770.00	
Total Claims (37 CFR § 1.16(c))	39- 20 =	19	x	\$18.00	\$342.00
Independent Claims (37 CFR § 1.16(b))	3 - 3 =	0	x	\$84.00	\$0.00
Multiple dependent Claim(s), if any (37 CFR § 1.16(d))	0		x	\$280.00	\$0.00

☒ Small Entity [50% of fee]

Filing Fee Calculation \$556.00

8. Fee Payment Being Made at this Time

☒ Enclosed

☒ Filing fee \$556.00

☒ Recording assignment (\$40.00; 37 CFR § 1.21(h))
(See attached "RECORDATION FORM COVER
SHEET") \$ 40.00

Total fees enclosed \$596.00

9. Method of Payment of Fees

☒ Check in the amount of \$596.00

10. Authorization to Charge Additional Fees

☒ The Commissioner is hereby authorized to charge the following additional fees by this paper and during the entire pendency of this application to Account No. 02-4467:

- ☒ 37 CFR § 1.16(a), (f) or (g) (filing fees)
- ☒ 37 CFR § 1.16(b), (c) or (d) (presentation of extra claims)
- ☒ 37 CFR § 1.16(e) (surcharge for filing the basic filing fee and/or declaration on a date later than the filing date of the application)
- ☒ 37 CFR §§ 1.17(a)(1)-(5) (extension fees pursuant to 1.136(a))
- ☒ 37 CFR § 1.17 (application processing fees)

11. Instructions as to Overpayment

☒ Credit Account No. 02-4467

12. Correspondence Address

The correspondence address for this application is:

Kenneth A. Nelson
Bryan Cave LLP
Two North Central Avenue, Suite 2200
Phoenix, Arizona 85004-4406

Telephone calls regarding this application should be directed to Kenneth A. Nelson at (602) 364-7000. Facsimile correspondence regarding this application should be faxed to Kenneth A. Nelson at (602) 364-7070.

13. Statement Where no Further Pages Added

☒ This transmittal ends with the next page.

Respectfully submitted,

BRYAN CAVE, LLP

Dated: Jan. 22, 2004

By: Kenneth A. Nelson

Kenneth A. Nelson, Reg. No. 48,677
2 North Central Avenue, Suite 2200
Phoenix, Arizona 85004
Telephone: (602) 364-7000
Facsimile: (602) 364-7070

CERTIFICATE OF EXPRESS MAILING UNDER 37 C.F.R. 1.10.

I hereby certify that this document (and any others referred to as being attached or enclosed) is being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" service, mailing label No. **EL452287441US** on **January 22, 2004** and addressed to Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.


Printed Name: Thomas Zavan



Kenneth A. Nelson
Registered Patent Attorney
Voice: 602-364-7280
KANELSON@BRYANCAVE.COM

January 22, 2004

VIA U.S. MAIL

Mail Stop Patent Application
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application
Inventor: Stephen Drake
Title: Method of Increasing a Realized Portion of Periodically-Paid Monetary
Payments
Attorney Docket No.: 0172462

Dear Sir/Madam:

Enclosed herewith for filing in the above-identified application are the following:

1. Specification (32 pgs.);
2. Informal Drawings (3 pgs.);
3. New Application Transmittal (5 pgs.);
4. Assignment and Cover Sheet (3 pgs.);
5. Combined Declaration and Power of Attorney (3 pgs.);
6. Check No. 32526 in amt. of \$596.00; and
7. Self-addressed, prepaid postcard to acknowledge receipt of documents.

Please charge any deficiency in the enclosed fee or credit any overpayment to Deposit
Account No. 02-4467.

Very truly yours,

Kenneth A. Nelson

KAN:mtr
Enclosure

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*And Bryan Cave,
A Multinational Partnership,
London*